

YourFLVoice

Insight from Your Insurance Consumer Advocate



It's Peak Hurricane Season

We're in the midst of peak hurricane season. Although Florida has not been directly impacted by storm activity, a hurricane can form at any time, as we've seen with Hurricane Fiona. I am thinking about the residents of Puerto Rico and hope for a safe and speedy recovery. I urge you to stay prepared throughout the season and always.

As a reminder, I provide guidance on how to prepare for an imminent storm, and how to protect yourself and property during the recovery phase.

Plan Prepare Protect: Are You Disaster Ready?



My *Plan Prepare Protect: Are You Disaster Ready?* initiative provides actionable steps to equip you for the impact a storm can have on you and your family's life. Plan Prepare Protect is your preparedness portal for tips, statistics, pertinent updates and resources – all to help you successfully weather the storm.

Visit the site:

www.MyFloridaCFO.com/Division/ICA/PlanPrepareProtect.

Don't Be a Victim! Prevent Contractor Fraud and Abuse

I launched **Demolish Contractor Fraud: Steps to Avoid Falling Victim** to address the growing issue of contractor solicitation fraud. Typically, in the aftermath of a hurricane, dishonest contractors canvas neighborhoods and entice homeowners into signing an **Assignment of Benefits**, direction to pay agreement or repair contract. After collecting insurance benefits,

some contractors disappear without doing the work and, in cases where repairs are made, sometimes the contractor does subpar work using substandard materials. Additionally, some of the contractors may be unlicensed.

Review the components of *Demolish Contractor Fraud: Steps to Avoid Falling Victim* to learn how to protect yourself: www.MyFloridaCFO.com/Division/ICA/Demolish.



Don't Be a Victim! Prevent Contractor Fraud and Abuse



Don't fall victim. Review the webpage and guide today.

Last month, the American Property Casualty Insurance Association and I announced a joint effort to empower Floridians with the knowledge and resources to help protect them from contractor fraud and abuse, especially after a disaster. We created an **informational webpage** and free, **printer-friendly guide** that details red-flag warning signs and steps to take before hiring a contractor.

Fraud remains a key factor driving up insurance rates. The more stakeholders working together to address this issue, the more consumers become educated and join the fight to combat fraud.

Consumer Education Resource Library

For more educational guides and programs, visit my Resource Library: www.MyFloridaCFO.com/Division/ICA/ConsumerOutreach.



Being knowledgeable about insurance
empowers you to make informed decisions.



Consumer Education
Resource Library

www.MyFloridaCFO.com/Division/ICA

Let's stay connected.

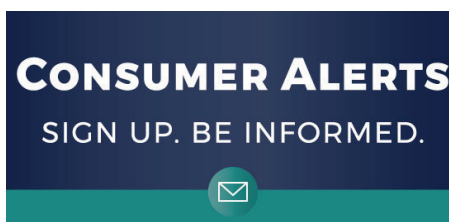
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Feel free to send me an email with insurance questions or concerns:

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